

**DECLARATION AND POWER OF ATTORNEY**  
(Joint Inventors)

We, Thomas W. Furphy, David W. Bandych, John T. Marron and Jason A. Carreira, hereby declare that we are, respectively,

a citizen of the United States, residing at 44 Beech Hill Crescent, Pittsford, New York 14534;

a citizen of the United States, residing at 56 Flower Valley Circle, Penfield, New York 14526;

a citizen of the United States, residing at 62 Valley Street, Rochester, New York 14612;

a citizen of the United States, residing at 166 Alaimo Drive, Rochester, New York 14625;

that we have reviewed and understand the content of the attached specification, including the claims (Jones, Day, Reavis & Pogue Docket No. 876229600002), and we believe that we are the original, first, and joint inventors of the subject matter which is claimed therein and for which a patent is sought on the invention or discovery entitled

**METHOD AND SYSTEM FOR PROCESSING TRANSACTIONS**

and that we acknowledge our duty to disclose information of which we are aware which is material to the examination of this application, in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

We hereby designate the following as our mailing address and telephone number:

Jones, Day, Reavis & Pogue  
North Point  
901 Lakeside Avenue  
Cleveland, Ohio 44114  
(216) 586-3939

and appoint each of the following as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Kenneth R. Adamo, Registration No. 27,299; Barbara Arndt, Registration No. 37,768; John V. Biernacki, Registration No. 40,511; David B. Cochran, Registration No. 39,142; Regan J. Fay, Registration No. 26,878; F. Drexel Feeling, Registration No. 40,602; Calvin P. Griffith, Registration No. 34,831; Warren M. Haines II, Registration No. 40,632; David M. Maiorana, Registration No. 41,449; Shawn A. McClintic, Registration No. 45, 856; Timothy J. O'Hearn, Registration No. 31,552; Stephen D. Scanlon, Registration No. 32,755; Jenny L. Sheaffer, Registration No. 45,099; H. Duane Switzer, Registration No. 22,431; Michael W. Vary, Registration No. 30,811; and James L. Wamsley, III, Registration No. 31,578

all having the above-designated address.

We further declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Thomas W Furphy Date 1/22/01  
Thomas W. Furphy

Post Office Address: 44 Beech Hill Crescent  
Pittsford, New York 14534

David W Bandych Date 1/22/01  
David W. Bandych

Post Office Address: 56 Flower Valley Circle  
Penfield, New York 14526

J. Marron Date 1/22/01  
John T. Marron

Post Office Address: 62 Valley Street  
Rochester, New York 14612

J. Carreira Date 1/22/01  
Jason A. Carreira

Post Office Address: 166 Alaimo Drive  
Rochester, New York 14625